

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Angel Mercado  
 Felicia E. Mercado  
 Debtors

Case No. 16-17879-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Violet  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 28

Date Rcvd: Feb 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2017.

db/jdb  
 tr +Angel Mercado, Felicia E. Mercado, 1422 Lacrosse Avenue, Reading, PA 19607-2126  
 +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010,  
 Reading, PA 19606-0410  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13832488 +Acc Adv Agnc, 510 North Park Road, Wyomissing, PA 19610-2941  
 13832490 +BB&T Home Imporvement, 8007 Corporate Drive, Ste D, Greensboro, NC 27410  
 13832493 +Comenity Capital/Boscovs, PO Box 182125, Columbus, OH 43218-2125  
 13858462 Directv, LLC, by American InfoSource LP as agent, PO Box 5008,  
 Carol Stream, IL 60197-5008  
 13832494 +Midland Funding, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
 13832518 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 13832497 +Trident Asset Management, PO Box 888424, Atlanta, GA 30356-0424

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: tobykmendelsohn@comcast.net Feb 25 2017 02:11:54 BRENNNA HOPE MENDELSON, Mendelsohn & Mendelsohn, PC, 637 Walnut Street, Reading, PA 19601  
 smg +E-mail/Text: robertsl2@dnb.com Feb 25 2017 02:13:21 Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 25 2017 02:13:08 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 25 2017 02:13:33 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 25 2017 02:13:13 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 13832489 +EDI: BANKAMER.COM Feb 25 2017 01:43:00 Bank of America, NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012  
 13832491 +E-mail/Text: banko@berkscredit.com Feb 25 2017 02:12:21 Berks Credit and Collections, P.O. Box 329, Temple, PA 19560-0329  
 13832492 +EDI: WFNNB.COM Feb 25 2017 01:43:00 Comenity Bank/Bon Ton, 3100 Easton Square Pl, Columbus, OH 43219-6232  
 13821299 E-mail/Text: camanagement@mtb.com Feb 25 2017 02:12:22 M&T Bank, Attn. Bankruptcy,, 1100 Wehrle Drive 2nd Floor, Buffalo, NY 14221  
 13842605 E-mail/Text: camanagement@mtb.com Feb 25 2017 02:12:22 M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840  
 13832517 E-mail/Text: camanagement@mtb.com Feb 25 2017 02:12:22 M&T Bank, PO Box 844, Buffalo, NY 14240  
 13832495 +EDI: AGFINANCE.COM Feb 25 2017 01:43:00 Onemain Financial/Citifinancial, 6801 Colwell Blvd., Ntsb-2320, Irving, TX 75039-3198  
 13832496 EDI: PRA.COM Feb 25 2017 01:43:00 Portfolio Recovery, PO Box 41067, Norfolk, VA 23541  
 13863597 EDI: PRA.COM Feb 25 2017 01:43:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
 13832498 +EDI: VERIZONEAST.COM Feb 25 2017 01:43:00 Verizon, 500 Technology Drive, Suite 500, Weldon Spring, MO 63304-2225

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010, Reading, PA 19606-0410

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 26, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: Violet  
Form ID: 309I

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Total Noticed: 28

Date Rcvd: Feb 24, 2017

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2017 at the address(es) listed below:

BRENNA HOPE MENDELSON on behalf of Debtor Angel Mercado tobykmendelson@comcast.net  
BRENNA HOPE MENDELSON on behalf of Joint Debtor Felicia E. Mercado tobykmendelson@comcast.net  
DENISE ELIZABETH CARLON on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

|  |   |   |
|--|---|---|
| <b>Information to identify the case:</b> |   |   |
| Debtor 1                                 | <b>Angel Mercado</b>                    | Social Security number or ITIN <b>xxx-xx-3603</b> |
|  | First Name Middle Name Last Name        | EIN --  |
| Debtor 2                                 | <b>Felicia E. Mercado</b>               | Social Security number or ITIN <b>xxx-xx-1335</b> |
| (Spouse, if filing)                      | First Name Middle Name Last Name        | EIN --  |
| United States Bankruptcy Court           | <b>Eastern District of Pennsylvania</b> | Date case filed for chapter <b>13 11/10/16</b>    |
| Case number:                             | <b>16-17879-ref</b>                     |   |

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

|  | About Debtor 1:   | About Debtor 2:  |
|--|---|--|
| <b>1. Debtor's full name</b>   | Angel Mercado   | Felicia E. Mercado   |
| <b>2. All other names used in the last 8 years</b>   |   |  |
| <b>3. Address</b>  | 1422 Lacrosse Avenue<br>Reading, PA 19607   | 1422 Lacrosse Avenue<br>Reading, PA 19607  |
| <b>4. Debtor's attorney</b><br>Name and address  | BRENNA HOPE MENDELSON<br>Mendelsohn & Mendelsohn, PC<br>637 Walnut Street<br>Reading, PA 19601              | Contact phone 610-374-8088<br>Email: <a href="mailto:tohykmendelsohn@comcast.net">tohykmendelsohn@comcast.net</a>  |
| <b>5. Bankruptcy trustee</b><br>Name and address   | FREDERICK L. REIGLE<br>Chapter 13 Trustee<br>2901 St. Lawrence Avenue<br>P.O. Box 4010<br>Reading, PA 19606 | Contact phone 610-779-1313<br>Email: <a href="mailto:ecfmail@fredreigle13.com">ecfmail@fredreigle13.com</a>  |
| <b>6. Bankruptcy clerk's office</b><br>Documents in this case may be filed at this address.<br>You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . | 400 Washington Street<br>Suite 300<br>Reading, PA 19601   | Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M.</u><br><u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u><br><br>Contact phone (610)2085040<br>Date: 2/24/17 |

**For more information, see page 2**

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| <b>7. Meeting of creditors</b><br>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.   | <b>March 21, 2017 at 02:00 PM</b><br><br>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.   | <b>Location:</b><br><b>2901 St. Lawrence Ave, Reading, PA 19606</b>  |
| <b>8. Deadlines</b><br>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.  | <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b><br><br><b>You must file:</b> <ul style="list-style-type: none"><li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li><li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b><br><br><b>Deadline for governmental units to file a proof of claim:</b>   | <b>Filing deadline: 5/20/17</b><br><br><br><br><b>Filing deadline: 6/19/17</b><br><br><b>Filing deadline: 5/9/17</b> |
| <b>Deadlines for filing proof of claim:</b><br>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.<br>If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.<br>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. |  |  |
| <b>Deadline to object to exemptions:</b><br>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.<br><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors  |  |  |
| <b>9. Filing of plan</b>   | The debtor has filed a plan. This plan proposes payment to the trustee of \$250.00 per month for 60 months. The hearing on confirmation will be held on:<br><b>4/27/17 at 09:00 AM, Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601</b>  |  |
| <b>10. Creditors with a foreign address</b>  | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.   |  |
| <b>11. Filing a chapter 13 bankruptcy case</b>   | Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.  |  |
| <b>12. Exempt property</b>   | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.  |  |
| <b>13. Discharge of debts</b>  | Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. |  |